

Michigan Department
of Community Health



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Health Legislation and Policy Development

Special Report

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**Characteristics of the Uninsured
and Select Health Insurance Coverage in Michigan**

Non-Elderly Population

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FOREWORD

The Michigan Department of Community Health is pleased to release the 2001 edition of *Characteristics of the Uninsured and Select Health Insurance Coverage in Michigan*. This report provides a snapshot of the uninsured and employer-based and private health insurance coverage in Michigan through easy-to-use maps, graphs, and tables based on the U.S. Census Bureau's Current Population Survey (CPS). The report also builds upon the two preceding reports by the department: *Estimating the Uninsured Population*, July 1995; and *Characteristics of Health Insurance in Michigan*, May 1997.

Given the changing nature of the health insurance market, an accurate measurement of the size and characteristics of the uninsured and insurance coverage is vitally important as the state and local communities focus on planning efforts to improve access to health care. Not only will this information on the uninsured and insurance coverage provide a measure of whether health care initiatives are improving access to the health care system, but knowing the characteristics will provide a guide for policymakers in developing further actions. These basic descriptive data, in an easily accessible form, are intended to assist all who are working toward improving health care coverage and access for Michigan residents.

OVERVIEW

Health insurance coverage is an important element in keeping people healthy by being an integral component to assuring access to care. Recent studies have shown that the consequences of not having insurance coverage are detrimental to health status because people may forego preventive services and delay seeking care until health problems are more advanced and more difficult to treat.

This report focuses primarily on three areas of concern: the uninsured because of the related negative health consequences of being uninsured; employer-based coverage because nearly two-thirds of non-elderly Americans received health insurance as a benefit from their employers; and individually purchased coverage because premiums have grown increasingly expensive.

Overall, Michigan residents compare favorably to residents of other states for having some type of health insurance coverage. Uninsured rates for Michigan residents, both adults and children, have been lower than the national average since 1987 – the first year for comparable state data. Mirroring what happened nationally, the percentage of Michigan residents with health insurance coverage increased in 1999, the first increase in Michigan since 1996. Almost all of the uninsured in Michigan are under the age of 65, with one in five being children under the age of 18.

A primary reason for the low uninsured rate in Michigan is strong employer-based coverage. More than seven out of 10 Michigan residents have health care coverage through their employer. Employer-based coverage rates in Michigan have been continually above the national average, with a steady increase in coverage since 1997. As for individually purchased coverage, it makes up only a small portion, or 5.2 percent, of health insurance coverage in Michigan. Residents with individually purchased insurance represent approximately one out of every 15 residents in Michigan with private health insurance coverage.

This report explores in greater depths the characteristics of the uninsured and selected health care coverage for the non-elderly population (under age 65). As for persons ages 65 and over, a high percentage are insured through some type of private and public coverage programs (i.e., Medicare, Medicaid). Additional information on health care coverage in Michigan, including coverage for those age 65 and older, can be found in the department's Behavioral Risk Factor Surveillance System at www.mdch.state.mi.us/pha/epi.

How to Use This Report

Single-year and three-year averages are available for state level data. Three-year averages are used for most comparisons, especially metropolitan areas and characteristics of the population. Many researchers believe that the CPS can be used to produce relatively credible estimates by combining two or three years of data for smaller geographic areas and population subgroups.

For each analysis of the characteristics of the uninsured, there is a graph and a table. These graphics provide two different ways of looking at a population. The graphs depict the distribution of a group in comparison to the whole population. The tables depict the risk of being uninsured or having coverage within a population group. For instance, children in Michigan represent 22.5 percent of the uninsured non-elderly population, while 9.7 percent of children are uninsured (See page 15). In addition, each analysis on the uninsured will highlight: how Michigan compares to the United States; which segment of the population has the greatest risk of being uninsured; and which segment of the population represents the greatest proportion of uninsured. The profiles for employer-based and individually purchased coverage will highlight for the most part the 11 characteristics covered in the uninsured section of the report.

The national comparison maps were constructed by partitioning the states into four groups – two equal groups with rates higher than the national average and two equal groups with rates lower. Three-year averages were used to decrease the effects of rate variability. However, the Census Bureau does not recommend that these estimates be used to rank the states individually. For example, the uninsured rate for Texas (26.5%) was not statistically different from that in Arizona (26.4%).

Limitations

The March CPS conducted by the U.S. Census Bureau is one of the most widely cited and available sources for data on the uninsured. The national sample size is large and the response rate is high. Estimates for smaller state and population subgroups can improve by combining several years of data. Single-year statewide estimates for Michigan should be relatively credible, given the inherent weakness of any survey. For smaller geographical areas and population subgroups in Michigan, three-year averages are used for most comparisons in this report to improve reliability. In addition, changes were made in the methodology and administration of the CPS in 1994, which limits trend analyses for prior years.

One of the most commonly cited limitation of the CPS is that estimates are not adjusted for the underreporting of Medicaid, although others debate whether an adjustment for Medicaid yields improved estimates of the uninsured. In addition, some researchers believe that the CPS estimates of the uninsured are too high and, thus, that respondents may be misinterpreting the survey questions on their insurance status. Even with these limitations, CPS estimates on the uninsured are most often used and accepted for federal planning purposes. For more information on strengths and weaknesses of the CPS or other data sources on the uninsured, see *How Many Uninsured? A Resource Guide for Community Estimates* by Elinor Socholtzky and Nancy Turnbull (See References).

Acknowledgement

Initial analysis of the CPS data was provided by the Employee Benefit Research Institute (EBRI), which is a nonprofit, nonpartisan public policy research organization based in Washington, D.C. In addition, this report's framework and content is, in part, assembled using two primary resources: the *Uninsured in America* chart book by The Henry J. Kaiser Family Foundation, and the *1999 Health Insurance Coverage* report by the U.S. Census Bureau. The department acknowledges the many facts and figures that were used from these reports to provide greater in-depth examination of the uninsured and health insurance coverage.

Michigan Demographics

Michigan Population by Age	
Age Group	Number
Infants	130,271
1-5 Years	661,852
6-12 Years	1,028,885
13-17 Years	740,131
All Children	2,561,139
18-20 Years	431,733
21-24 Years	496,160
25-29 Years	650,313
30-44 Years	2,344,238
45-54 Years	1,315,328
55-64 Years	841,304
All Adults	6,079,076
Total Non-elderly	8,640,215
Total Population	9,863,775

Michigan Population by Gender Ages 18-64	
Group	Number
Males	2,986,048
Females	3,093,028

Michigan Population by Race and Ethnicity	
Group	Number
Caucasian	6,906,911
African-American	1,268,415
Other	464,889
<i>Hispanic</i>	260,360

Michigan Population by Location	
Location	Number
Metropolitan Areas	7,160,639
Non-Metropolitan Areas	1,479,576

Source: Michigan Information Center, Michigan Department of Management and Budget.

1999 Population Estimate

Michigan is the eighth largest state in the nation with some 9.8 million residents, according to the U.S. Census Bureau's 1999 population estimates. The non-elderly population accounts for nearly 88 percent of Michigan's population.

The state's population is mostly urban and concentrated in urban areas in the southern Lower Peninsula. Detroit is the state's largest urban area, as defined by the U.S. Census Bureau, with a population of 4,134,263. Other major urban areas discussed in this report include Ann Arbor (population 629,679), Benton Harbor (population 95,924), Flint (population 359,032), Grand Rapids-Muskegon-Holland (population 1,011,177), Jackson (population 335,614), Kalamazoo-Battle Creek (population 319,797), Lansing-East Lansing (population 482,674), and Saginaw-Bay City-Midland (population 391,540).

The state also has a degree of racial and ethnic diversity similar to the nation. Approximately 80 percent of the non-elderly population is Caucasian, 15 percent African-American, and 3 percent Hispanic.

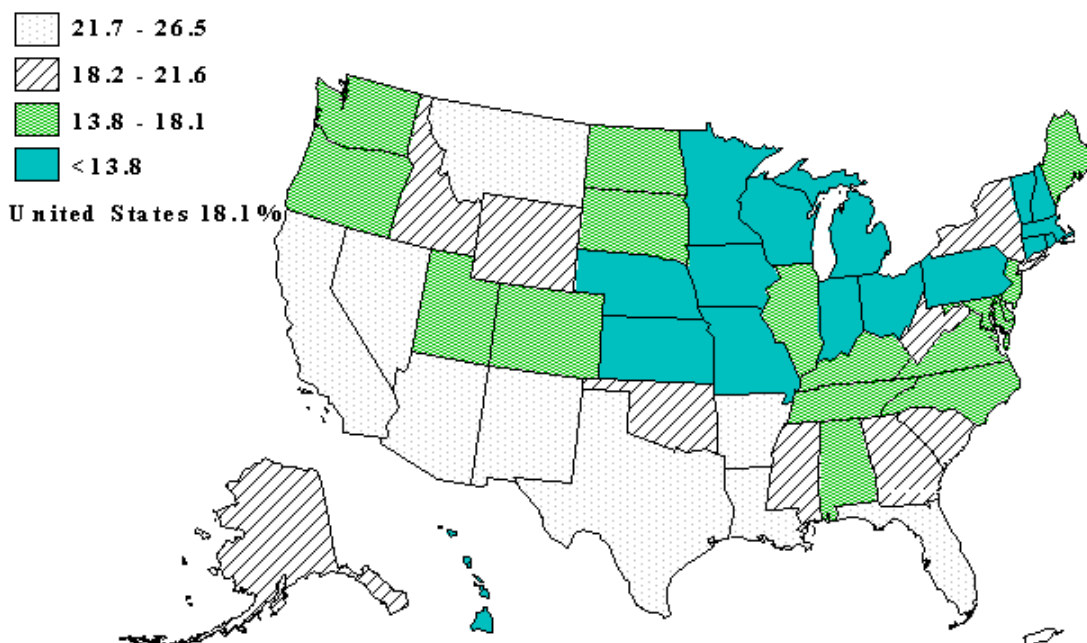
Tables listed on the left provide a snapshot of select populations identified in this report. For additional demography information about Michigan, please visit the Michigan Information Center web site at www.state.mi.us/dmb/mic.

Note: See *Technical Notes* for methodology used to produce population estimates. Estimates listed above will vary from the weighting methodology used for the March Current Population Survey.

National Comparisons

Uninsured

Percent of Uninsured by State, 1997 - 1999



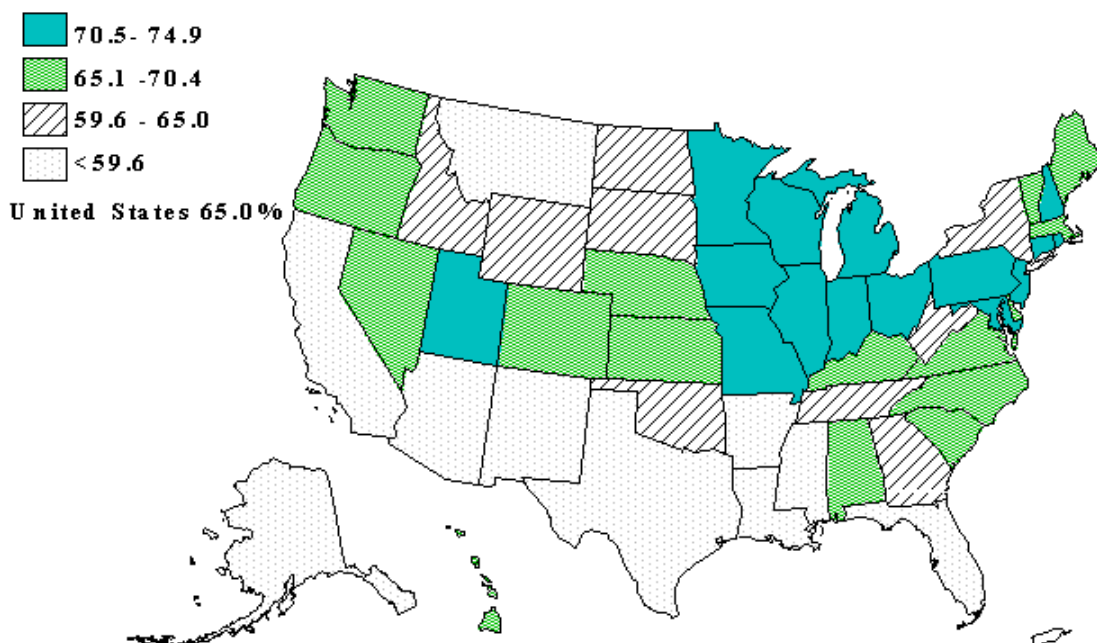
According to the Census Bureau, the share of the population without health insurance declined in 1999, reversing a 12-year trend. The proportion of people without health insurance range from 9.8 percent in Minnesota to 26.5 percent in Texas, based on 3-year average.

Percent Uninsured by State, 1997-1999							
Non-elderly (Under age 65)							
State	Percent	State	Percent	State	Percent	State	Percent
Minnesota	9.8%	Kansas	13.3%	North Dakota	16.2%	West Virginia	20.7%
Rhode Island	10.6%	Michigan	13.5%	Kentucky	16.5%	Oklahoma	20.8%
Hawaii	11.1%	Indiana	13.7%	Colorado	17.2%	Mississippi	21.6%
Iowa	11.3%	Tennessee	14.1%	New Jersey	17.2%	Montana	21.8%
Wisconsin	11.5%	Washington	14.5%	North Carolina	17.4%	Nevada	22.2%
Nebraska	11.6%	South Dakota	14.6%	Alabama	17.9%	Arkansas	22.4%
Pennsylvania	11.6%	Maine	14.9%	United States	18.1%	Florida	22.6%
Vermont	11.8%	Delaware	15.0%	Wyoming	18.2%	Louisiana	23.0%
Missouri	12.1%	Utah	15.1%	South Carolina	18.8%	California	23.5%
New Hampshire	12.4%	Illinois	15.4%	Georgia	18.9%	New Mexico	26.2%
Ohio	12.5%	Virginia	15.4%	New York	19.4%	Arizona	26.4%
Massachusetts	12.6%	Maryland	15.8%	Alaska	19.6%	Texas	26.5%
Connecticut	13.2%	Oregon	15.8%	Idaho	20.4%		

Source: CPS Data Files (1997-1999), Employee Benefit Research Institute.

Employer-Based Coverage

Percent of Employer-Based Coverage by State, 1997-1999



The proportion of people with employer-based health insurance coverage range from 74.9 percent in Wisconsin to 54.2 percent in New Mexico, based on 3-year average. The number and percent of people covered by employer-based health insurance rose significantly in 1999, driving the overall national increase in health insurance coverage. The high rate of employer-based coverage in Michigan is one of the primary reasons for the low uninsured rate.

Percent of Employer-Based Coverage by State, 1997-1999

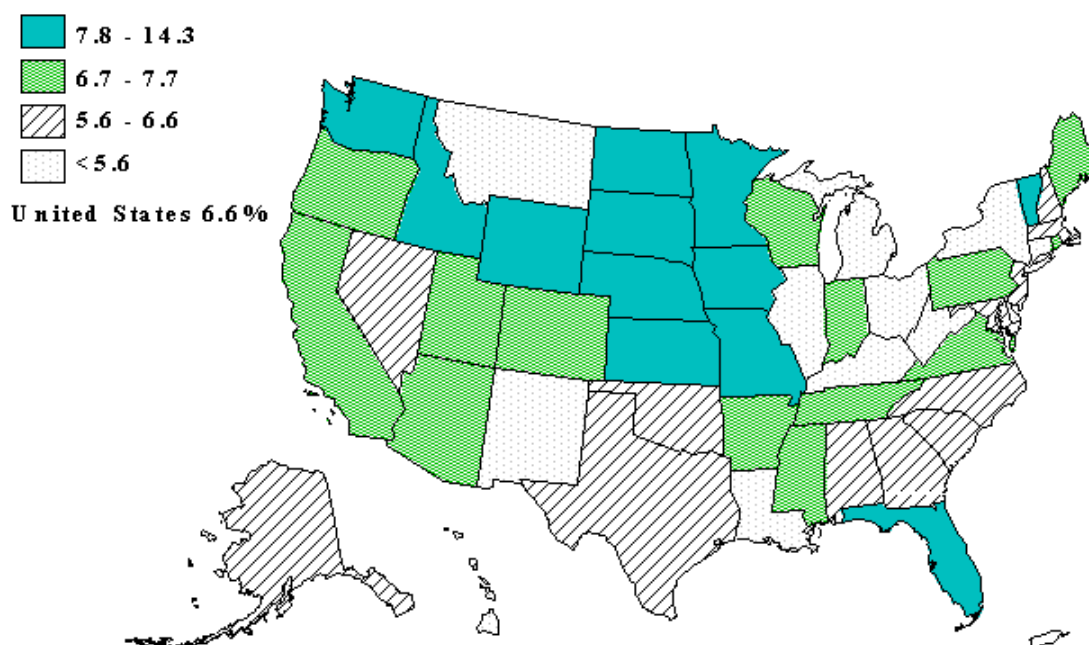
Non-elderly (Under age 65)

State	Percent	State	Percent	State	Percent	State	Percent
Wisconsin	74.9%	Illinois	70.6%	North Carolina	65.9%	New York	61.1%
Connecticut	74.2%	New Jersey	70.5%	Vermont	65.8%	West Virginia	60.3%
Minnesota	73.6%	Hawaii	70.3%	South Carolina	65.6%	Louisiana	59.5%
New Hampshire	73.3%	Delaware	70.0%	Kentucky	65.2%	Alaska	59.5%
Maryland	73.3%	Massachusetts	68.9%	Alabama	65.1%	Florida	59.4%
Indiana	73.3%	Colorado	68.9%	United States	65.0%	Mississippi	58.8%
Ohio	73.0%	Virginia	68.6%	Wyoming	64.3%	Arkansas	58.3%
Iowa	72.4%	Nebraska	68.2%	South Dakota	64.1%	Texas	58.2%
Pennsylvania	72.1%	Maine	67.8%	Idaho	63.5%	Montana	57.4%
Utah	72.0%	Kansas	67.2%	Georgia	63.0%	California	56.8%
Rhode Island	71.6%	Oregon	66.4%	Oklahoma	62.1%	Arizona	56.6%
Michigan	70.7%	Nevada	66.2%	North Dakota	61.9%	New Mexico	54.2%
Missouri	70.6%	Washington	65.9%	Tennessee	61.2%		

Source: CPS Data Files (1997-1999), Employee Benefit Research Institute.

Individually Purchased Coverage

Percentage of Individually Purchased Coverage by State, 1997 - 1999



The proportion of people with individually purchased insurance range from 14.3 percent in South Dakota to 4.0 percent in West Virginia, based on 3-year average. Premiums for individually purchased insurance policies generally are more expensive than other group policies and have grown increasingly expensive, according to the Kaiser Commission on Medicaid and the Uninsured. Individually purchased coverage represents only a small percentage (5.2%) of health insurance coverage in Michigan.

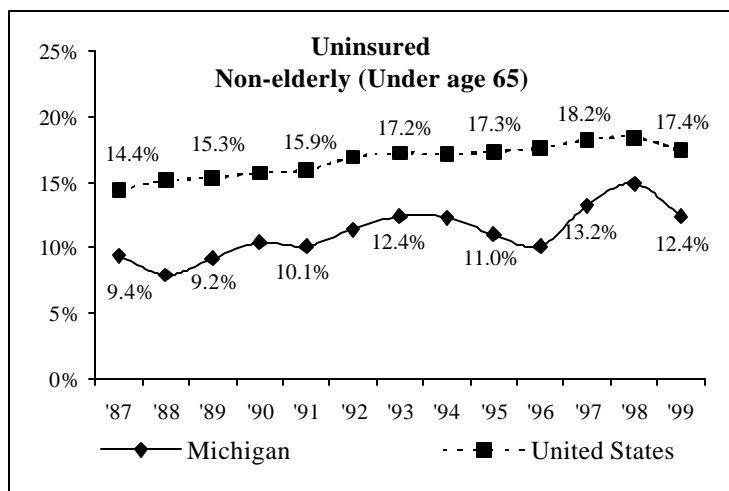
Percent of Individually Purchased Coverage by State, 1997-1999

Non-elderly (Under age 65)

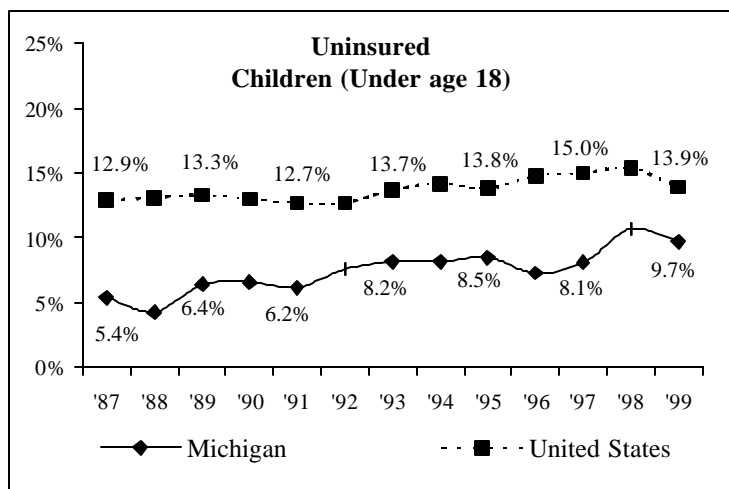
State	Percent	State	Percent	State	Percent	State	Percent
South Dakota	14.3%	Rhode Island	7.7%	Colorado	6.8%	Texas	5.6%
North Dakota	13.6%	Oregon	7.7%	United States	6.6%	New Mexico	5.5%
Nebraska	11.3%	Mississippi	7.4%	South Carolina	6.6%	Illinois	5.5%
Kansas	10.7%	Utah	7.3%	Alabama	6.6%	Kentucky	5.4%
Iowa	10.4%	Maine	7.3%	Oklahoma	6.5%	Connecticut	5.4%
Montana	10.2%	Pennsylvania	7.2%	New Hampshire	6.4%	Ohio	5.3%
Idaho	8.8%	Arkansas	7.2%	Maryland	6.4%	New York	5.2%
Minnesota	8.5%	Indiana	7.1%	North Carolina	6.2%	Michigan	5.2%
Washington	8.4%	Wisconsin	6.9%	Massachusetts	6.1%	Louisiana	5.2%
Vermont	8.1%	Tennessee	6.9%	Alaska	6.0%	Hawaii	5.2%
Wyoming	7.9%	California	6.9%	Nevada	5.9%	Delaware	4.5%
Missouri	7.8%	Arizona	6.9%	New Jersey	5.9%	West Virginia	4.0%
Florida	7.8%	Virginia	6.8%	Georgia	5.9%		

Source: CPS Data Files (1997-1999), Employee Benefit Research Institute.

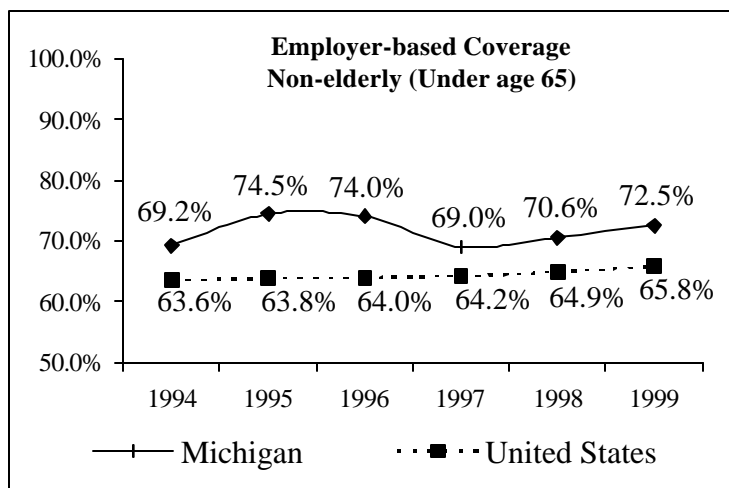
Michigan Trends



In 1999, the percent of the population without health insurance during the year declined in Michigan to 12.4 percent, down from 14.9 percent in 1998. This reflects a similar trend found nationally and reverses an upward trend since 1996 in Michigan. The proportion of residents without health insurance coverage in Michigan has been consistently lower than the national average since 1987, the first year when comparable data was made available.



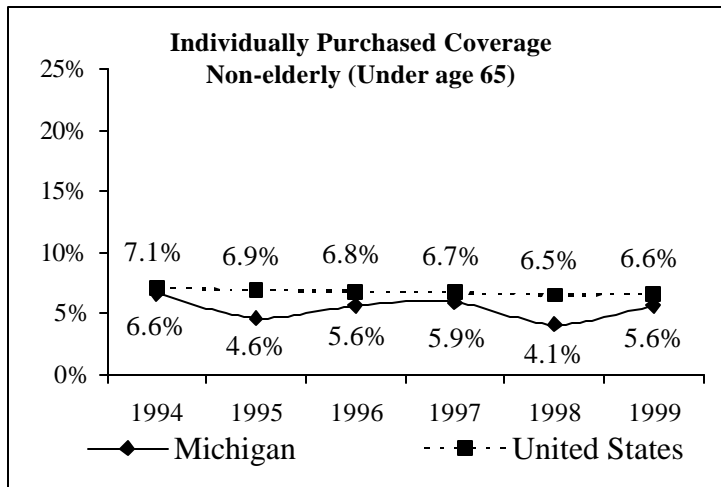
Children in Michigan continue to have a lower chance of being without health insurance than children nationally. Mirroring what happened for the total population, the proportion of children without health insurance coverage also declined in 1999. Of Michigan's estimated 2.5 million children, 9.7 percent were without health insurance in 1999, down from a record high of 10.7 percent in 1998.



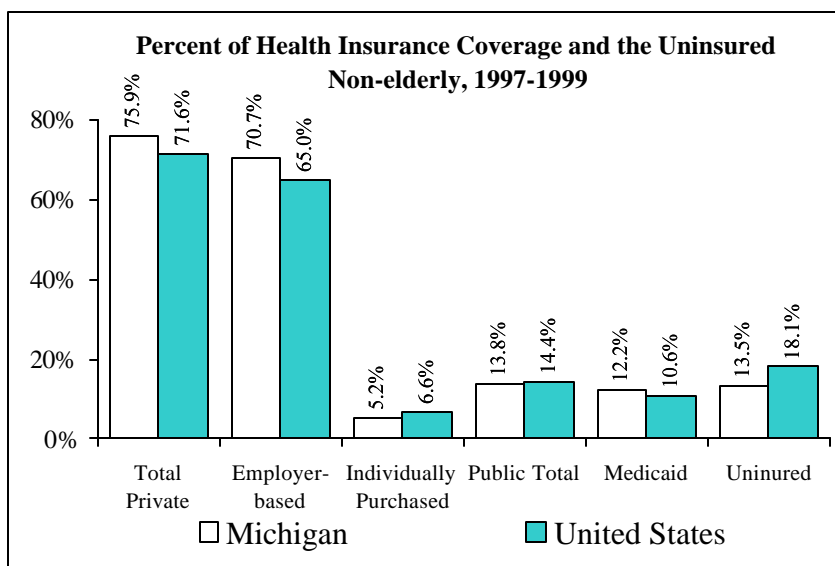
Private health insurance accounts for the majority of coverage available in Michigan (78.1 percent) and nationally (72.3 percent) in 1999. For the most part, employer-based coverage makes up a majority of the private coverage (72.5 percent in Michigan and 65.8 percent nationally). Employer-based coverage in Michigan has been consistently higher than the national average since 1987.

Note: See Technical Notes for changes to the March CPS (survey redesign impacts employer-based coverage).

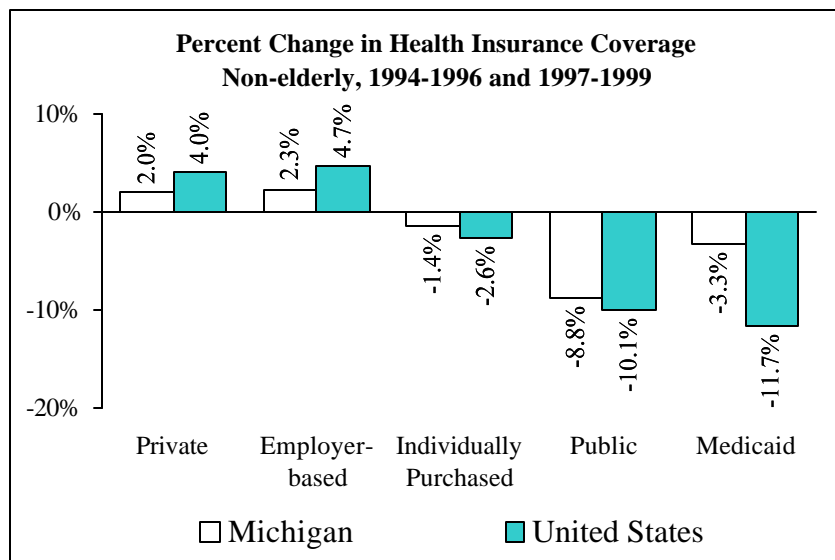
Source: CPS Data Files (1987-1999), Employee Benefit Research Institute.



Individually purchased health insurance makes up only a small percentage (5.6 percent) of coverage in Michigan. Due in part to strong employer-based coverage in Michigan, the state has historically lagged behind the nation and other states in individually purchased coverage. According to the Kaiser Family Foundation National Survey on the Uninsured 2000, the primary reasons that uninsured adults lacked health insurance coverage is due to coverage being too expensive (74 percent) and their job not offering coverage (48 percent).



Private health insurance makes up the majority of coverage in Michigan (75.9 percent) and the United States (71.6 percent), based on 3-year average. Private health insurance includes employer-based and individually purchased coverage. Employer-based health insurance in Michigan (70.7 percent) is above the national average (65.0 percent) and is the primary reason for the state's low uninsured rate. Generally, other types of coverage in Michigan are slightly lower than the national average.

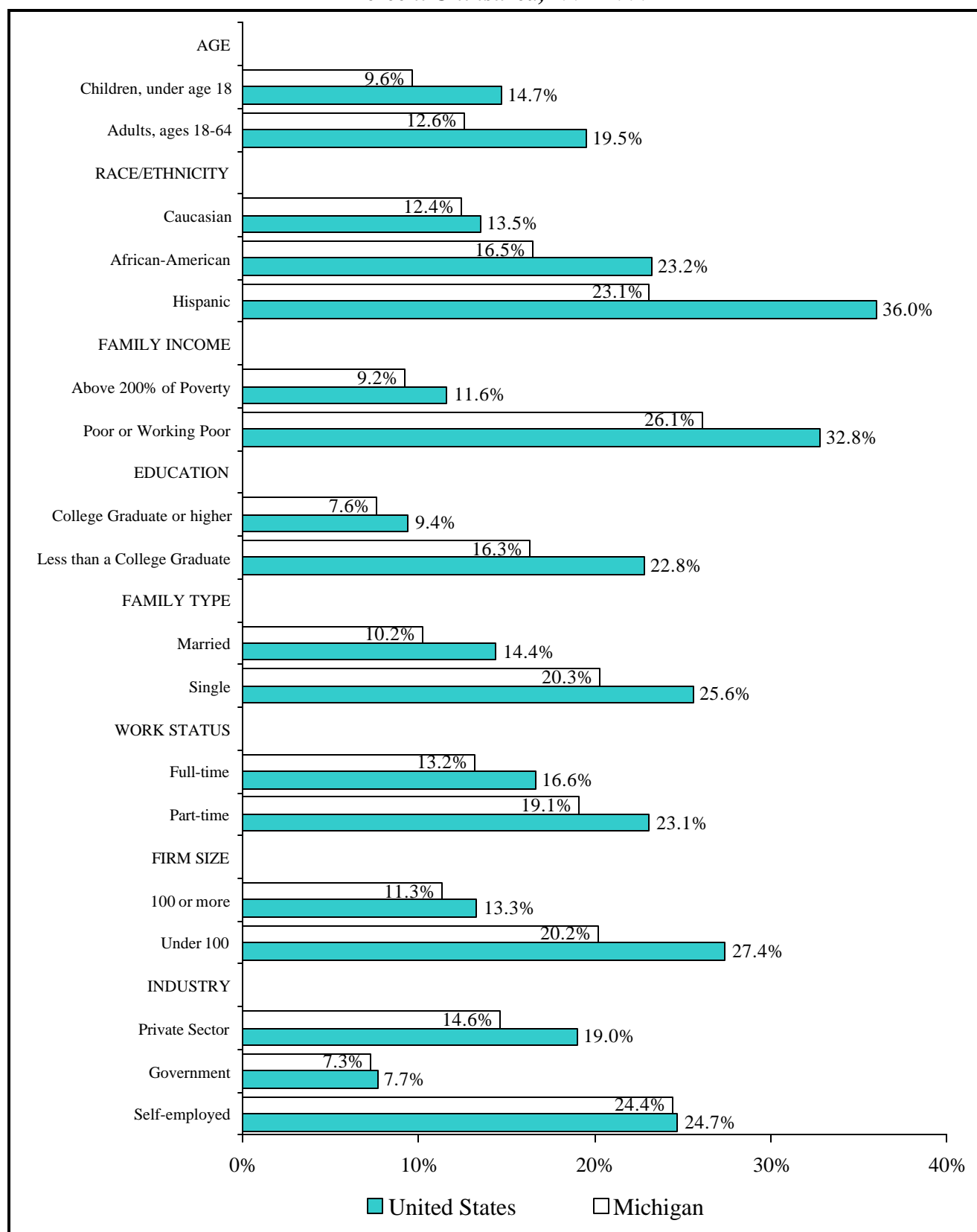


Private insurance coverage has increased in Michigan (2.0 percent) and nationally (4.0 percent), based on a comparison of 3-year averages. This increase has been primarily due to the increase in employer-based coverage. Other types of health coverage discussed in this report have decreased over the same time period. Although employer-based coverage in Michigan has not had the same rate of growth as nationally, public coverage, especially Medicaid, has not decreased as fast.

Note: Totals will not equal 100 percent due to dual coverage of individuals.

Source: CPS Data Files (1987-1999), Employee Benefit Research Institute.

Profile of the Uninsured **Percent Uninsured, 1997-1999**



Source: CPS Data Files (1997-1999), Employee Benefit Research Institute.

Quick Facts on the Uninsured in Michigan Non-elderly, 1997-1999

Quick Facts provide two ways of looking at the uninsured: the first bullet describes which groups in the population are more or less likely to be uninsured, while the second bullet highlights a group's proportion within the total uninsured population in Michigan.

By Age

- Adults (12.6 percent) are more likely to be uninsured than children (9.6 percent).
- Adults represent 77.5 percent of the uninsured while children represent 22.5 percent.

By Race and Ethnicity

- Hispanics (23.1 percent) are more likely to be uninsured than Caucasians (12.4 percent) and African-Americans (16.5 percent).
- Caucasians represent the majority (73.2 percent) of the uninsured while African-Americans represent 17.7 percent and other minorities 9.1 percent.

By Gender

- Adult males (16.1 percent) are more likely to be uninsured than adult females (14.5 percent).
- Adult males represent 52.2 percent of the uninsured while adult females represent 47.8 percent.

By Family Income

- Families with income below 200 percent of poverty (26.1 percent) are more likely to be uninsured than families with income at or above 200 percent (9.2 percent).
- Families with income at or above 200 percent of poverty represent 50.5 percent of the uninsured while families with income below 200 percent of poverty represent 49.5 percent.

By Family Income for Children

- Children in families with income below 200 percent of poverty (16.4 percent) are more likely to be uninsured than children in families with income at or above 200 percent of poverty (6.0 percent).
- Children in families with income below 200 percent of poverty represent 59.4 percent of the uninsured children while children in families with income at or above 200 percent represent 40.6 percent.

By Education

- Households where the family head has less than a college or professional school degree (16.3 percent) are more likely to be uninsured than household heads with a degree (7.6 percent).
- Households where the family head have less than a college or professional school degree represent 82.0 percent of the uninsured households while those with a degree represent 18.0 percent.

By Family Type

- Families headed by a single adult (20.3 percent) are more likely to be uninsured than families headed by a married couple (10.2 percent).
- Families with children represent 61.0 percent of the uninsured while families without children represent 39.0 percent.

By Location

- Urban residents (13.5 percent) are just as likely to be uninsured as rural residents (13.4 percent).
- Urban residents represent 88.1 percent of the uninsured while rural residents represent 11.9 percent.

By Work Status

- Part-time workers (19.1 percent) are more likely to be uninsured than full-time workers (13.2 percent).
- Full-time workers represent the majority (55.6 percent) of the uninsured workforce while part-time workers and seasonal workers represent 44.4 percent.

By Firm Size

- Employees at firms with less than 100 workers (20.2 percent) are more likely to be uninsured than those at firms with 100 or more workers (11.3 percent).
- Employees at firms with less than 100 workers represent 51.3 percent of the uninsured workforce while those at firms with 100 or more workers represent 48.7 percent.

By Industry

- Persons that are self-employed (24.4 percent) are more likely to be uninsured than those that are employed in the public sector (7.3 percent) or the private sector (14.6 percent).
- Persons employed in the private sector represent 81.5 percent of the uninsured workforce while those self-employed represent 12.7 percent, and those in the public sector 5.8 percent.

Source: CPS Data Files (1997-1999), Employee Benefit Research Institute.

Profile of the Uninsured by Age

How does Michigan compare with the U.S.?

Both children (9.6 percent) and adults (13.6 percent) in Michigan are less likely to be uninsured than children (14.7 percent) and adults (19.5 percent) nationally.

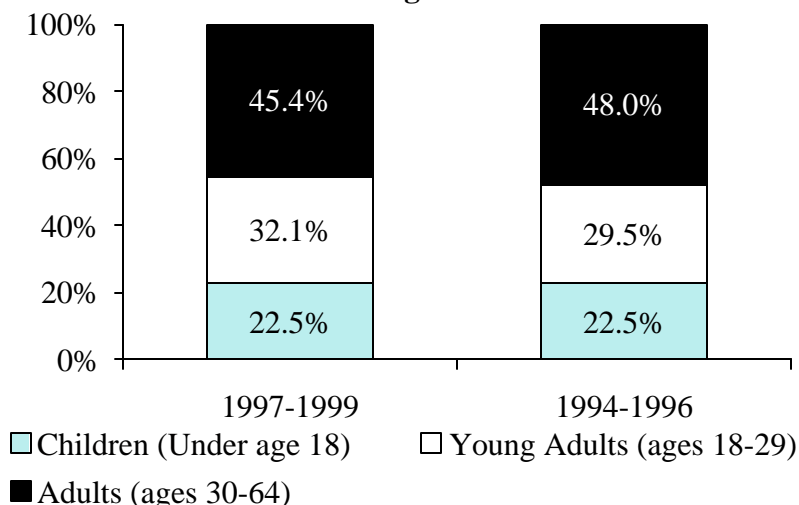
Who's at risk for being uninsured?

Adults are more likely to be uninsured than children in Michigan. Infants (13.3 percent) have the greatest risk among children for being uninsured. However, adults ages 21-24 (30.5 percent) are more likely to be without health insurance coverage than any other age group. In addition, young adults ages 18-29 experienced the sharpest increase in being uninsured from 14.9 percent to 26.2 percent, based on a comparison of 3-year averages. In 1999, the risk of being uninsured for both children (9.7 percent) and adults (13.6 percent) declined in Michigan, down from 10.7 percent and 17.0 percent respectively.

Who are the uninsured?

Adults represent 77.5 percent of the uninsured in Michigan and children represent 22.5 percent. The proportion of uninsured children remained about the same while the proportion of young adults without coverage rose from 29.5 percent to 32.1 percent, based on a comparison of 3-year averages.

**Distribution of the Uninsured by Age
Michigan Residents**



Percent Uninsured by Age					
Age Group	Michigan				U.S.
	1999	1998	1997-1999	1994-1996	1997-1999
Infants	17.5%	15.7%	13.3%	14.3%	17.3%
Ages 1-5	8.7%	9.5%	8.5%	6.7%	14.1%
Ages 6-12	9.9%	11.2%	9.7%	7.4%	14.0%
Ages 13-17	8.9%	10.3%	9.7%	8.9%	15.9%
Children (under age 18)	9.7%	10.7%	9.6%	8.0%	14.7%
Ages 18-20	16.3%	26.9%	21.1%	14.4%	24.9%
Ages 21-24	28.9%	32.5%	30.5%	22.4%	33.9%
Ages 25-29	16.5%	20.6%	20.0%	16.9%	26.8%
Ages 30-44	12.9%	15.8%	13.8%	12.1%	18.2%
45-54	9.9%	10.7%	10.3%	8.0%	13.6%
55-64	9.3%	11.5%	10.7%	10.1%	14.6%
Adults (under age 65)	13.6%	17.0%	15.3%	12.6%	19.5%
ALL Non-elderly	12.4%	14.9%	13.5%	11.1%	18.1%

Note: Comparisons in text are based on current 3-year average (1997-1999) unless otherwise notated.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

Profile of the Uninsured by Race and Ethnicity

How does Michigan compare with the U.S.?

All racial and ethnic groups in Michigan are less likely to be uninsured than nationally.

Who's at risk for being uninsured?

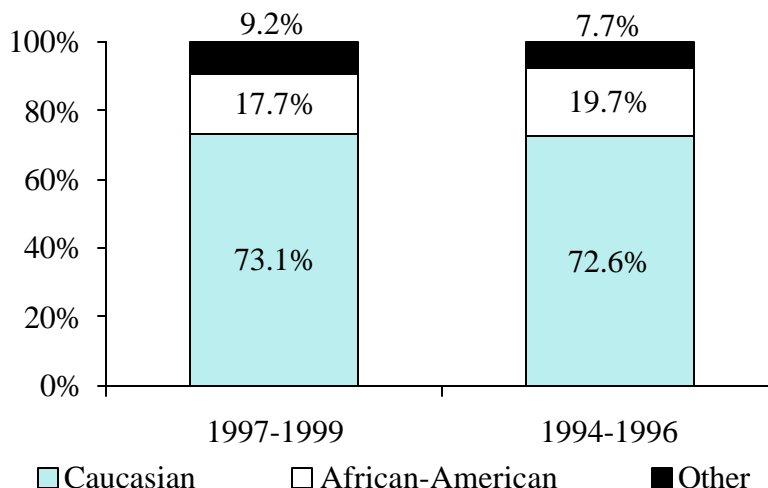
Hispanics have the highest risk of being uninsured in Michigan (23.1 percent) and nationally (36.0 percent). Hispanics (31.4 percent) and other minorities (17.4 percent), other than African-Americans, had the sharpest increase in the risk for being uninsured in 1999, up from 24.8 percent and 10.4 percent, respectively, in 1998.

Who are the uninsured?

Caucasians represent almost three quarters (73.1 percent) of the uninsured in Michigan. This is in contrast to the national average where Caucasians account for slightly more than half (51.7 percent) of the uninsured.

There is no data available for other racial groups in Michigan. Nationally, the uninsured rate for African-Americans in 1999 (21.2 percent) did not differ statistically from the uninsured rate for Asians and Pacific Islanders (20.8 percent), according to the U.S. Census Bureau. American Indians and Alaska Natives were more likely to be uninsured than other racial groups, based on 3-year average – 27.1 percent, compared to 21.6 percent for African-Americans, 20.9 percent for Asians and Pacific Islanders, and 11.6 percent for White non-Hispanic.

**Distribution of the Uninsured by Race
Michigan Residents**



Percent Uninsured by Race/Ethnicity Non-elderly (under age 65)					
Race/ Ethnicity	Michigan				U.S.
	1999	1998	1997-1999	1994-1996	1997-1999
Caucasian	11.0%	14.3%	12.4%	9.9%	13.5%
African-American	14.7%	16.9%	16.5%	16.0%	23.2%
Hispanic	31.4%	24.8%	23.1%	19.4%	36.0%
Other	17.4%	10.4%	17.8%	16.3%	22.8%
ALL	12.4%	14.9%	13.5%	11.1%	18.1%

Note: Comparisons in text are based on current 3-year average (1997-1999) unless otherwise notated.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

Profile of the Uninsured by Gender

How does Michigan compare with the U.S.?

Both adult males and females (16.1 percent and 14.5 percent, respectively) in Michigan are less likely to be uninsured than adult males and females (21.0 percent and 18.0 percent, respectively) nationally.

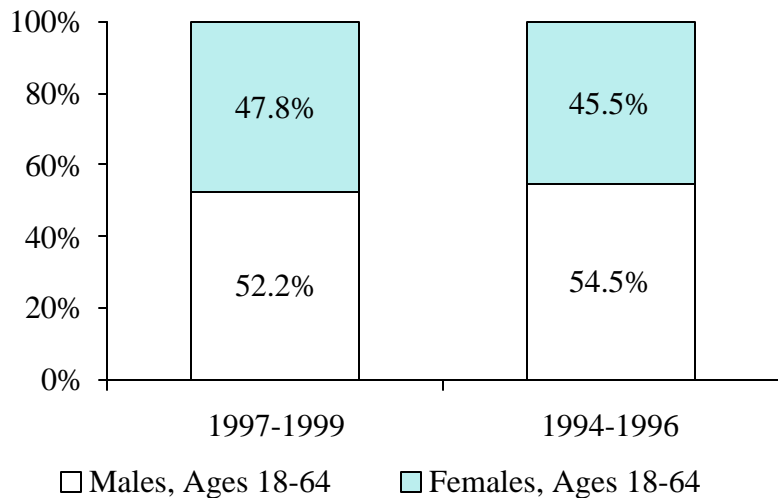
Who's at risk for being uninsured?

Adult women (14.5 percent) run a slightly lower risk than men (16.1 percent) for being without health insurance coverage in Michigan, and nationally. The slight difference in rates may be due in part to state and federal assistance programs that are more likely to be used by single-parent families and pregnant women. In addition, males (13.8 percent) and females (13.5 percent) in Michigan had decreases in the risk of being uninsured in 1999, down from 17.7 percent and 16.3 percent, respectively.

Who are the uninsured?

Men represent more than half (52.2 percent) of the uninsured adults in Michigan. However, there has been a 5.1 percent increase in the proportion of females that are uninsured, based on a comparison of 3-year averages.

**Distribution of the Uninsured by Gender
Michigan Residents**



Percent Uninsured by Gender Adults, Ages 18-64					
Gender	Michigan				U.S.
	1999	1998	1997-1999	1994-1996	1997-1999
Males, Ages 18-64	13.8%	17.7%	16.1%	14.0%	21.0%
Females, Ages 18-64	13.5%	16.3%	14.5%	11.2%	18.0%
ALL ADULTS	13.6%	17.0%	15.3%	12.6%	19.5%

Note: Comparisons in text are based on current 3-year average (1997-1999) unless otherwise notated.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

Profile of the Uninsured by Family Income

How does Michigan compare with the U.S.?

All family income groups in Michigan are less likely to be uninsured than families with similar income nationally.

Who's at risk for being uninsured?

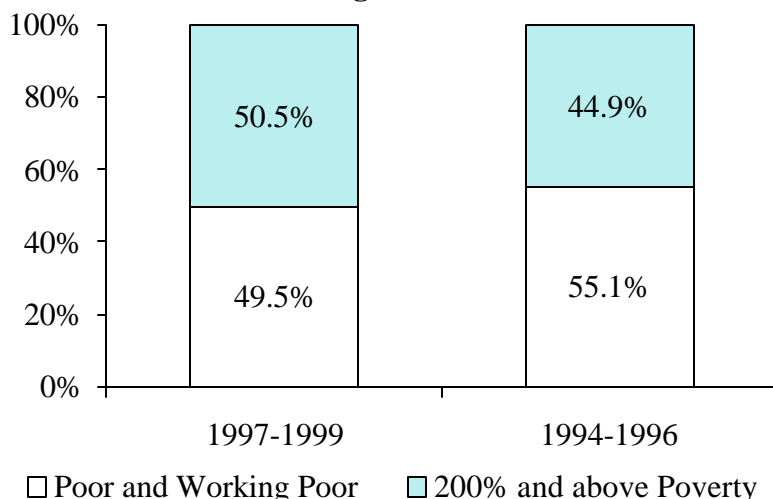
The poor and working poor are almost three times more likely to be uninsured than those with incomes above 200 percent of poverty. Families with income under 100 percent of poverty are the least likely (23.5 percent) to be uninsured among the poor and working poor. The lower uninsured rates may be due in part to families with income between 150 and 199 percent of poverty are less likely to be on or eligible for public programs.

Who are the uninsured?

The distribution of the uninsured is about equal between the poor and working poor (49.5 percent) and families with incomes above 200 percent of poverty (50.5 percent).

The U.S. Census Bureau defines the Federal Poverty Level (FPL) by using a set of income thresholds that vary by family size and composition to determine income groupings for families. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. Family with incomes greater than the poverty level but less than 125 percent of the poverty level is considered near poor. The working poor are those with family incomes between 125 and 200 of the FPL. In 1999, the average poverty threshold for a family of three with one child was \$13,410.

**Distribution of the Uninsured by Family Income
Michigan Residents**



Percent Uninsured by Family Income Non-elderly (under age 65)					
Family Income as a Percent of Poverty	Michigan				U.S.
	1999	1998	1997-1999	1994-1996	1997-1999
0 - 99%	23.3%	25.2%	23.5%	23.5%	35.4%
100 - 149%	27.6%	34.4%	29.1%	22.8%	33.9%
150 - 199%	17.1%	29.9%	26.4%	19.2%	27.8%
200 - 399%	11.9%	14.4%	12.3%	9.7%	16.0%
> 400%	7.0%	6.2%	6.6%	4.4%	7.9%
ALL	12.4%	14.9%	13.5%	11.1%	18.1%

Note: Comparisons in text are based on current 3-year average (1997-1999) unless otherwise notated.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

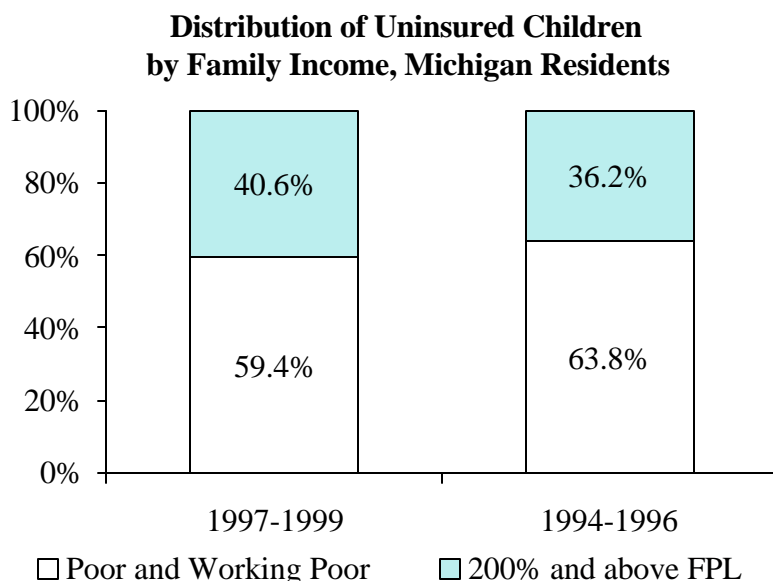
Profile of the Uninsured by Family Income – Children less than 18

How does Michigan compare with the U.S.?

Children in Michigan (9.6 percent) from all family income groups are less likely to be uninsured than children nationally (14.7 percent).

Who's at risk for being uninsured?

Children in families with income below 200 percent of poverty (16.4 percent) have the greatest risk of being uninsured in Michigan. Yet, these children are at less risk for being without health insurance coverage than the same children (23.8 percent) nationally.



Who are the uninsured?

Unlike the overall population where the poor and working poor represent less than half (49.5 percent) of the uninsured, children from these families account for more than half (59.4 percent) of the uninsured children in Michigan. Children from poor and working poor families represent about one out of every three children in Michigan while accounting for more than one out of every two uninsured. Most of these children who do receive coverage get it primarily through some type of public coverage, 51.5 percent in 1999.

Percent of Children Uninsured by Family Income Children (under age 18)					
Family Income as a Percent of Poverty	Michigan				U.S.
	1999	1998	1997-1999	1994-1996	1997-1999
0 - 99%	11.5%	14.1%	12.6%	13.8%	25.1%
100 - 149%	21.3%	20.3%	18.5%	12.8%	24.8%
150 - 199%	9.4%	30.8%	20.6%	12.9%	20.4%
200 - 399%	8.9%	8.2%	7.2%	6.0%	11.0%
≥ 400%	6.4%	2.7%	4.5%	2.7%	5.5%
ALL CHILDREN	9.7%	10.7%	9.6%	8.0%	14.7%

Notes: Family income is represented as a percentage of the federal poverty level (See previous page for definition).

Comparisons in text are based on current 3-year average (1997-1999) unless otherwise notated.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

Profile of the Uninsured by Education

How does Michigan compare with the U.S.?

Persons at almost all levels of educational attainment in Michigan are less likely to be at risk of being uninsured than those nationally, except for persons with a master's degree (6.5 percent and 6.3 percent respectively).

Who's at risk for being uninsured?

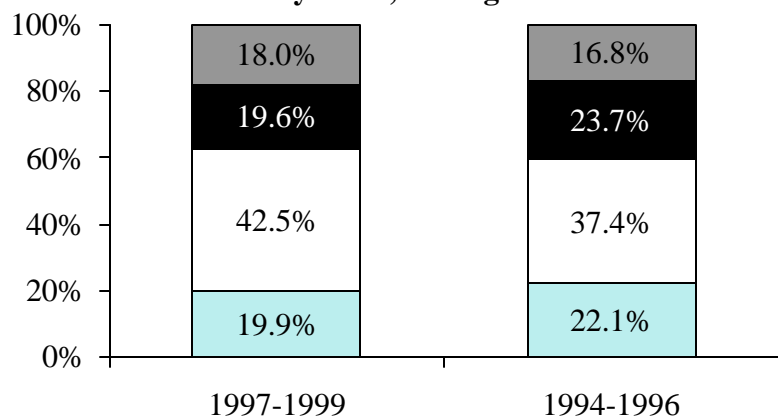
The likelihood of being uninsured decreases with higher educational attainment. Persons that did not graduate from high school have the greatest risk of being uninsured (23.5 percent).

College graduates experienced no significant change in the risk of being without health insurance coverage, from 7.7 percent in 1998 to 7.8 percent in 1999. The risk of being uninsured for adults with less than a bachelor's degree declined in 1999 to 14.1 percent, down from 17.2 percent in 1998.

Who are the uninsured?

Adults with less than a college or professional degree represent 82.0 percent of the uninsured in Michigan, while post high school graduates represent 18.0 percent. Moreover, high school graduates (42.5 percent) represent the largest proportion of those uninsured with less than a college degree.

**Distribution of the Uninsured by Education
Level of Family Head, Michigan Residents**



Some or no high school
 High school graduate
 Some college
 College/professional graduate

Percent Uninsured by Education Non-elderly (under age 65)					
Education Level of Family Head	Michigan				U.S.
	1999	1998	1997-1999	1994-1996	1997-1999
No High School	32.8%	21.6%	24.4%	20.6%	41.9%
Some High School	27.6%	25.8%	23.2%	18.6%	31.9%
High School Graduate	13.2%	17.6%	16.0%	11.3%	20.0%
Some College	11.7%	13.6%	12.8%	11.7%	16.5%
Associate Degree	5.7%	11.9%	9.1%	6.5%	12.8%
Bachelor's Degree	6.9%	8.1%	7.4%	6.7%	9.3%
Master's Degree	9.5%	7.2%	6.5%	3.9%	6.3%
Professional School	11.7%	9.9%	10.0%	2.2%	7.4%
Doctorate Degree	2.6%	<1%	1.8%	2.1%	6.7%
ALL	12.4%	14.9%	13.5%	10.6%	18.1%

Note: Comparisons in text are based on current 3-year average (1997-1999) unless otherwise notated.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

Profile of the Uninsured by Family Type

How does Michigan compare with the U.S.?

Both married couples (10.2 percent) and singles (20.3 percent) in Michigan are less likely to be without health insurance coverage than those married (14.4 percent) and single (25.6 percent) nationally.

Who's at risk for being uninsured?

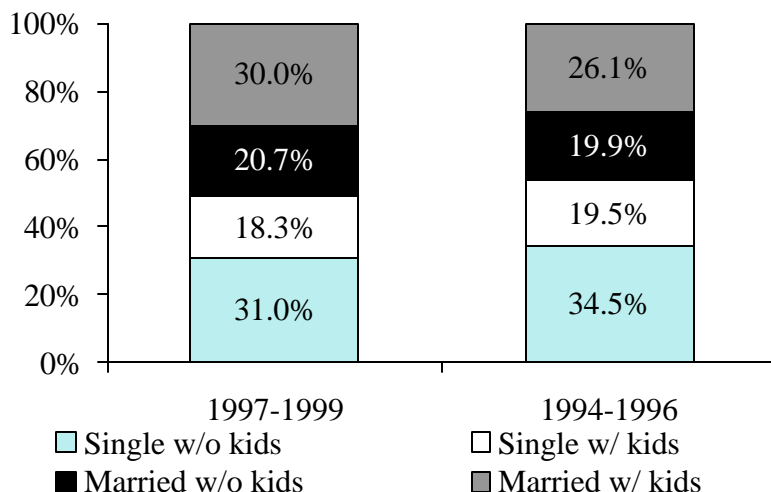
Single adults without children have the highest risk for being uninsured (22.8 percent). This may be due in part to single adults without kids are more likely to be young and just entering the

workforce in professions less likely to offer employer-based coverage. Moreover, single persons, with or without children, are almost two times as likely to be without health insurance than those that are married in Michigan. In 1999, the uninsured rate for singles was 18.2 percent while married couples had a rate of 9.8 percent. This difference may be due in part to the likelihood that married couples can obtain coverage through a spouse's insurance.

Who are the uninsured?

Similar to the national trend, nearly two-thirds (60.6 percent) of Michigan residents live in families with children while they comprise just under half (48.3 percent) of the uninsured. Those that are single and without kids represent only 18.3 percent of the adult population but account for almost a third (31.0 percent) of the uninsured in Michigan.

**Distribution of the Uninsured by Family Type
Michigan Residents**



Percent Uninsured by Family Type Non-elderly (under age 65)					
Family Type	Michigan				U.S.
	1999	1998	1997-1999	1994-1996	1997-1999
Married without Children	13.2%	14.8%	13.2%	9.6%	16.7%
Married with Children	8.3%	9.6%	8.8%	6.4%	13.3%
Single without Children	18.4%	25.5%	22.8%	22.2%	28.3%
Single with Children	17.8%	18.7%	17.1%	15.0%	21.7%
ALL	12.4%	14.9%	13.5%	11.1%	18.1%

Note: Comparisons in text are based on current 3-year average (1997-1999) unless otherwise notated.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

Profile of the Uninsured by Location

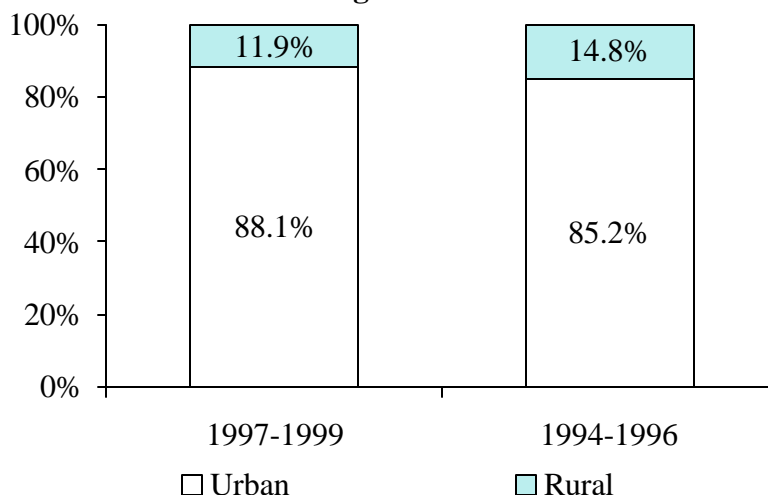
How does Michigan compare with the U.S.?

Both urban (13.5 percent) and rural (13.4 percent) residents in Michigan have lower uninsured rates than urban (18.1 percent) and rural (18.0 percent) residents nationally.

Who's at risk for being uninsured?

There is no statistical difference in the uninsured rates between urban and rural residents in Michigan. In 1999, both urban (12.5 percent) and rural (11.6 percent) residents alike experienced declines in the uninsured rate, down from 14.5 percent and 17.4 percent respectively in 1998.

**Distribution of the Uninsured by Location
Michigan Residents**



Who are the uninsured?

Almost nine out of every 10 residents without health insurance coverage in Michigan reside in an urban area. Urban residents are representing a greater proportion (3.4 percent change) of the uninsured over the past six years, based on a comparison of 3-year averages.

The terms urban and rural refer to counties either located within a Metropolitan Statistical Area (i.e., urban) or counties outside an MSA, (i.e., rural). Out of Michigan's 83 counties, 25 are defined as urban and 58 as rural. According to the Census Bureau, approximately 88 percent of the non-elderly population in Michigan lives in an urban area.

Percent Uninsured by Location Non-elderly (under age 65)					
Location	Michigan				U.S.
	1999	1998	1997-1999	1994-1996	1997-1999
Urban	12.5%	14.5%	13.5%	10.2%	18.1%
Rural	11.6%	17.4%	13.4%	12.9%	18.0%
ALL	12.4%	14.9%	13.5%	10.6%	18.1%

Note: Comparisons in text are based on current 3-year average (1997-1999) unless otherwise notated.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

Profile of the Uninsured by Work Status - Workers Ages 18-64

How does Michigan compare with the U.S.?

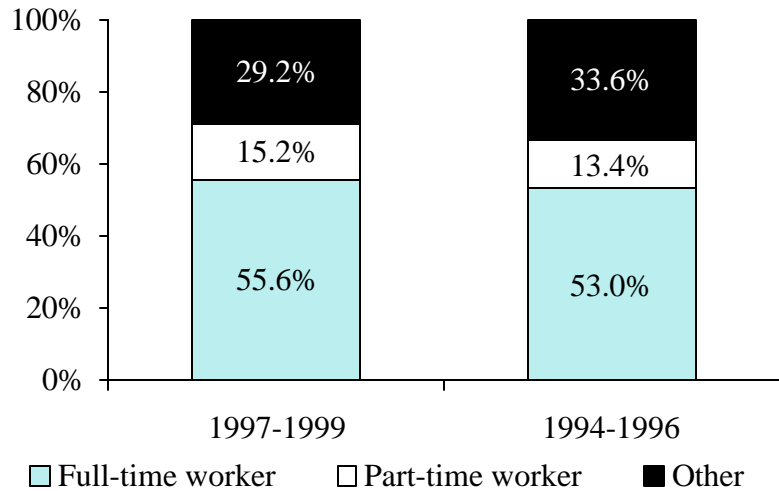
Workers in Michigan are less likely to be uninsured (14.5 percent) than workers nationally (17.9 percent).

Who's at risk for being uninsured?

Full-time workers that experienced some unemployment during the year are the most likely to be uninsured in Michigan and nationally (28.9 percent and 34.6 percent respectively). These workers also experienced the largest decrease in the risk for being without health insurance coverage in 1999 to 27.5

percent, down from 34.4 percent in 1998. However, on average, full-time workers (13.2 percent) are less likely to be uninsured than part-time workers (19.1 percent) in Michigan.

Distribution of the Uninsured by Work Status Michigan Residents



Who are the uninsured?

Approximately 82 percent of adults were employed either full-time or part-time in Michigan. Of the adult workers, 79.2 percent are employed full-time and these workers represent more than half (55.6 percent) of the uninsured.

Nationally, among the poor, workers are more likely to be uninsured (47.5 percent) than non-workers (40.8 percent), according to the Census Bureau. Poor full-time workers did not fare better than poor part-time workers – 47.5 percent and 47.3 percent, respectively.

Percent Uninsured by Work Status Workers, Ages 18-64					
Work Status	Michigan				U.S.
	1999	1998	1997-1999	1994-1996	1997-1999
Full-Time, Full-Year Worker	9.5%	13.0%	11.5%	8.9%	14.8%
Part-Time, Full-Year Worker	15.9%	21.3%	18.2%	13.0%	21.5%
Full-Year, Some Unemployment	27.5%	34.4%	28.9%	22.3%	34.6%
Part-Year Worker	19.2%	18.8%	20.1%	16.3%	24.8%
ALL WORKERS	12.4%	16.3%	14.5%	11.5%	17.9%

Note: Comparisons in text are based on current 3-year average (1997-1999) unless otherwise notated.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

Profile of the Uninsured by Firm Size - Workers Ages 18-64

How does Michigan compare with the U.S.?

Employees of private sector firms in Michigan are less likely to be uninsured (14.6 percent) than employees nationally (19.0 percent). This is due in part to the availability of employer-based coverage in Michigan. Employees that work in government (7.3 percent) or are self-employed (24.4 percent) have about the same risk as those nationally, 7.7 percent and 24.7 percent respectively.

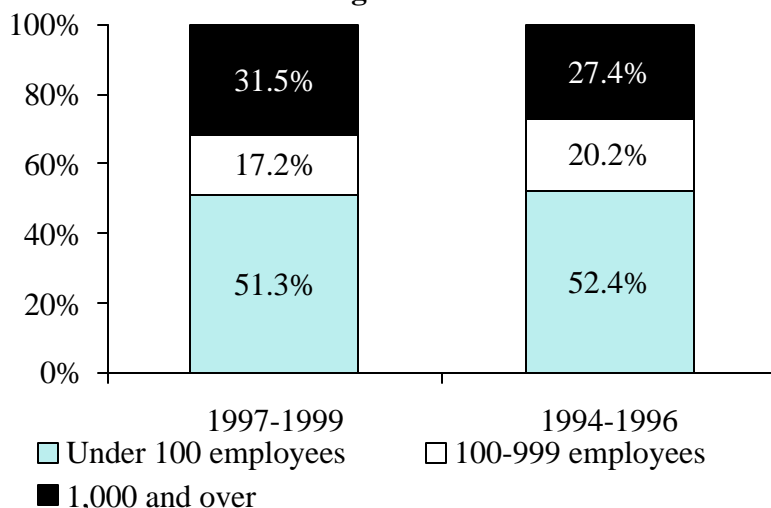
Who's at risk for being uninsured?

The likelihood of being uninsured, both in Michigan and nationally, decreases with the increase in firm size. Employees at firms with less than 25 workers (24.3 percent) and those self-employed (24.4 percent) have the greatest risk for being uninsured. In 1999, those that were self-employed (18.9 percent) experienced the sharpest decline in the uninsured rate, down from 26.7 percent in 1998.

Who are the uninsured?

Employees at firms with fewer than 100 employees represent more than half (51.3 percent) of the uninsured while making up only 37.1 percent of the private sector workforce. The private sector represents 81.5 percent of the uninsured while the public sector represents 5.8 percent and the self-employed 12.7 percent.

**Distribution of the Uninsured by Firm Size
Michigan Residents**



Percent Uninsured by Firm Size Workers, Ages 18-64					
Firm Size of Family Head Employer	Michigan				U.S.
	1999	1998	1997-1999	1994-1996	1997-1999
Self-Employed	18.9%	26.7%	24.4%	18.7%	24.7%
Public Sector	5.9%	8.4%	7.3%	7.5%	7.7%
Private Sector	12.8%	16.5%	14.6%	11.4%	19.0%
Under 10	26.8%	30.3%	26.6%	22.3%	33.8%
10 - 24	21.4%	21.0%	21.6%	14.5%	27.8%
25 - 99	14.2%	13.3%	14.3%	11.8%	21.0%
100 - 499	10.8%	13.5%	12.0%	10.3%	15.7%
500 - 999	6.6%	13.1%	11.1%	9.7%	12.7%
1,000 or over	7.7%	14.6%	11.1%	7.8%	12.4%
ALL WORKERS	12.4%	16.3%	14.5%	11.5%	17.9%

Note: Comparisons in text are based on current 3-year average (1997-1999) unless otherwise notated.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

Profile of the Uninsured by Industry - Workers Ages 18-64

How does Michigan compare with the U.S.?

Workers in most industry categories in Michigan have lower rates of being uninsured than workers nationally. Only employees that work in finance, insurance and real estate (11.8 percent) have uninsured rates higher than the national rate (9.9 percent).

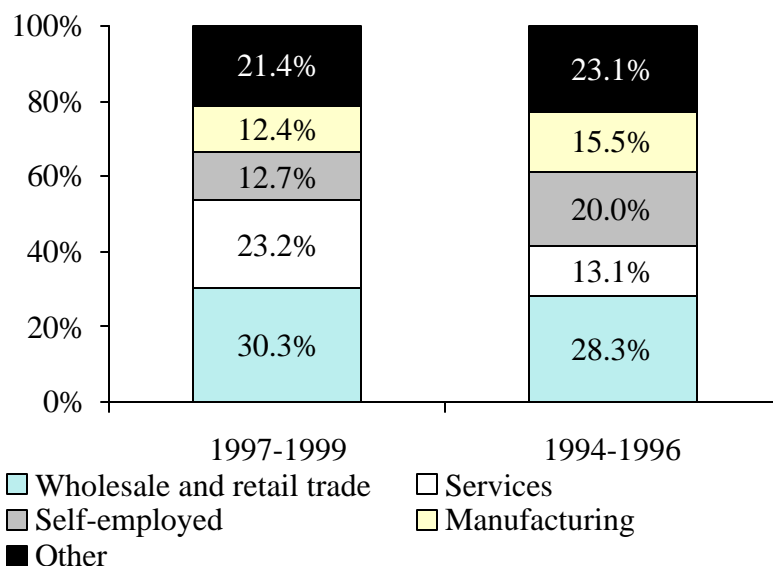
Who's at risk for being uninsured?

Persons who are self-employed (24.4 percent) or work in agriculture and mining (25.2 percent) are the most likely to be without health insurance coverage in Michigan. However, these two industries represent only 7.6 percent and 1.3 percent of the workforce, respectively. The risk of being uninsured in all industries decreased in Michigan between 1998 and 1999, except for finance, insurance and real estate that went from 6.4 percent in 1998 to 9.6 percent in 1999.

Who are the uninsured?

The largest workforce industries in Michigan were manufacturing with 23.1 percent of the workforce, services with 23.0 percent, and wholesale and retail trade with 20.5 percent. These industries represent 12.4 percent, 23.2 percent and 30.3 percent of the uninsured, respectively.

**Distribution of the Uninsured by Industry
Michigan Residents**



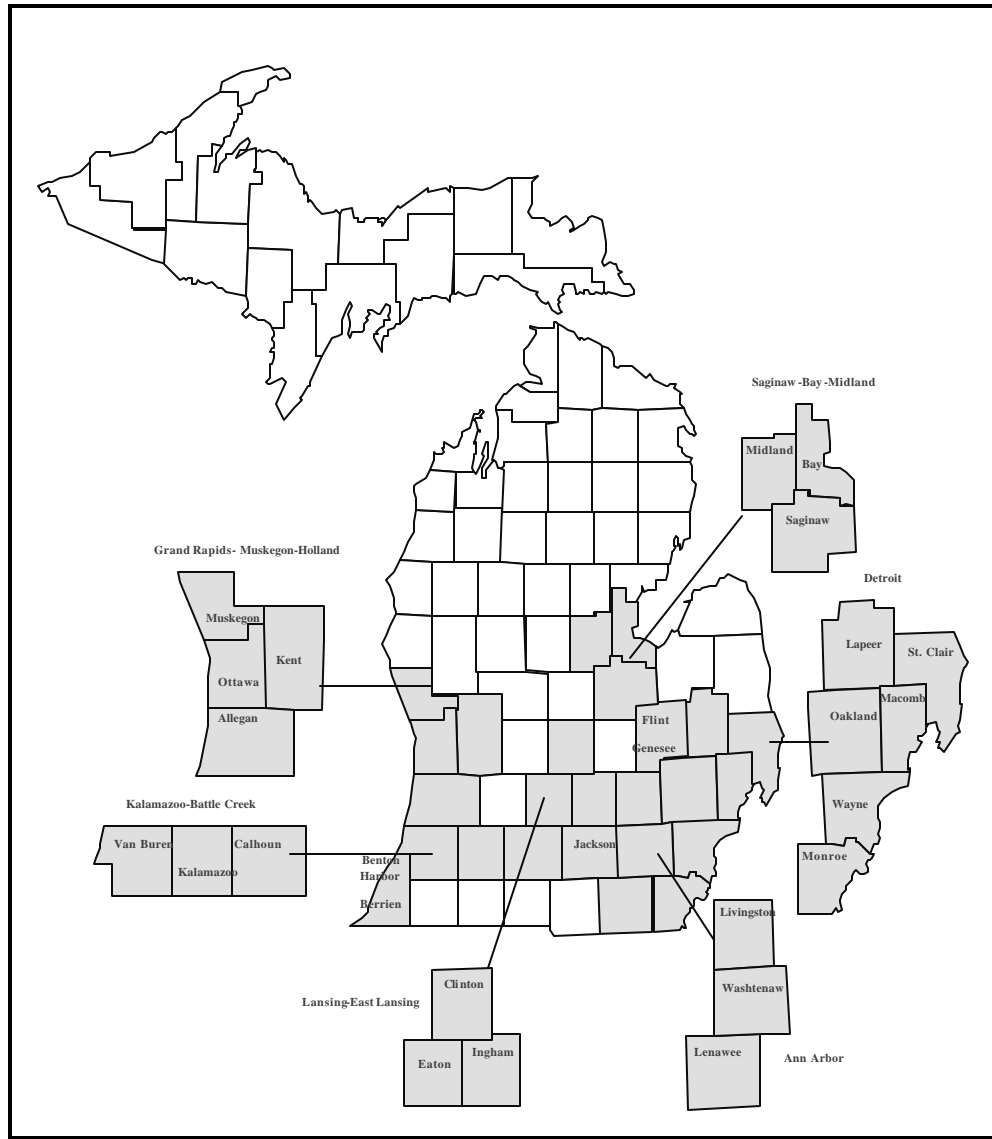
Percent Uninsured by Industry Workers, Ages 18-64					
Industry	Michigan				U.S.
	1999	1998	1997-1999	1994-1996	1997-1999
Self-Employed	18.9%	26.7%	24.4%	18.7%	24.7%
Government	5.9%	8.4%	7.3%	7.5%	7.7%
Agriculture/Mining	23.5%	37.0%	25.2%	6.4%	35.1%
Construction	21.3%	26.4%	22.4%	22.1%	33.1%
Manufacturing	6.6%	8.5%	7.8%	7.6%	12.6%
Trans., Communications, & Utilities	8.6%	13.0%	9.8%	7.4%	14.4%
Wholesale-Retail Trade	20.7%	26.7%	21.5%	16.4%	24.5%
Finance, Insurance & Real Estate	9.6%	6.4%	11.8%	7.3%	9.9%
Services	10.9%	14.7%	14.7%	11.0%	17.6%
ALL WORKERS	12.4%	16.3%	14.5%	11.5%	17.9%

Note: Comparisons in text are based on current 3-year average (1997-1999) unless otherwise notated.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

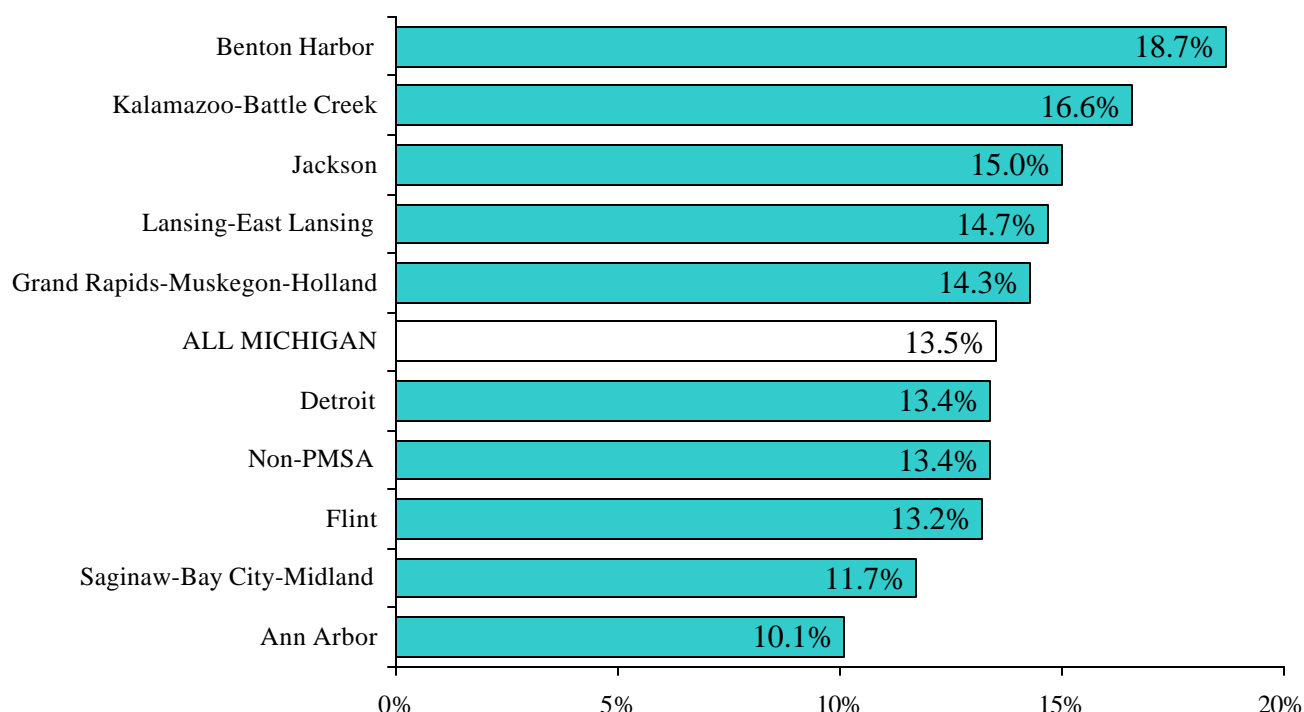
Metropolitan Areas in Michigan

Metropolitan areas have a core area containing a large population center, together with adjacent communities having a high degree of economic and social integration with that core. Metropolitan areas include metropolitan statistical areas (MSAs), consolidated metropolitan statistical areas (CMSAs), and primary metropolitan statistical areas (PMSAs).



Michigan's population is mostly urban and concentrated in cities in the southern Lower Peninsula. Detroit is the state's largest metropolitan area, with a population of 4,134,263, based on 3-year average (1997-1999). Other major metropolitan areas include Ann Arbor (population 629,679), Benton Harbor (population 95,924), Flint (population 359,032), Grand Rapids-Muskegon-Holland (population 1,011,177), Jackson (population 335,614), Kalamazoo-Battle Creek (population 319,797), Lansing-East Lansing (population 482,674), and Saginaw-Bay City-Midland (population 391,540). The nine primary metropolitan statistical areas account for approximately 88 percent of the state's non-elderly population, according to the Census Bureau.

**Percent Uninsured by Primary Metropolitan Statistical Areas (PMSA)
Non-elderly Michigan Residents**



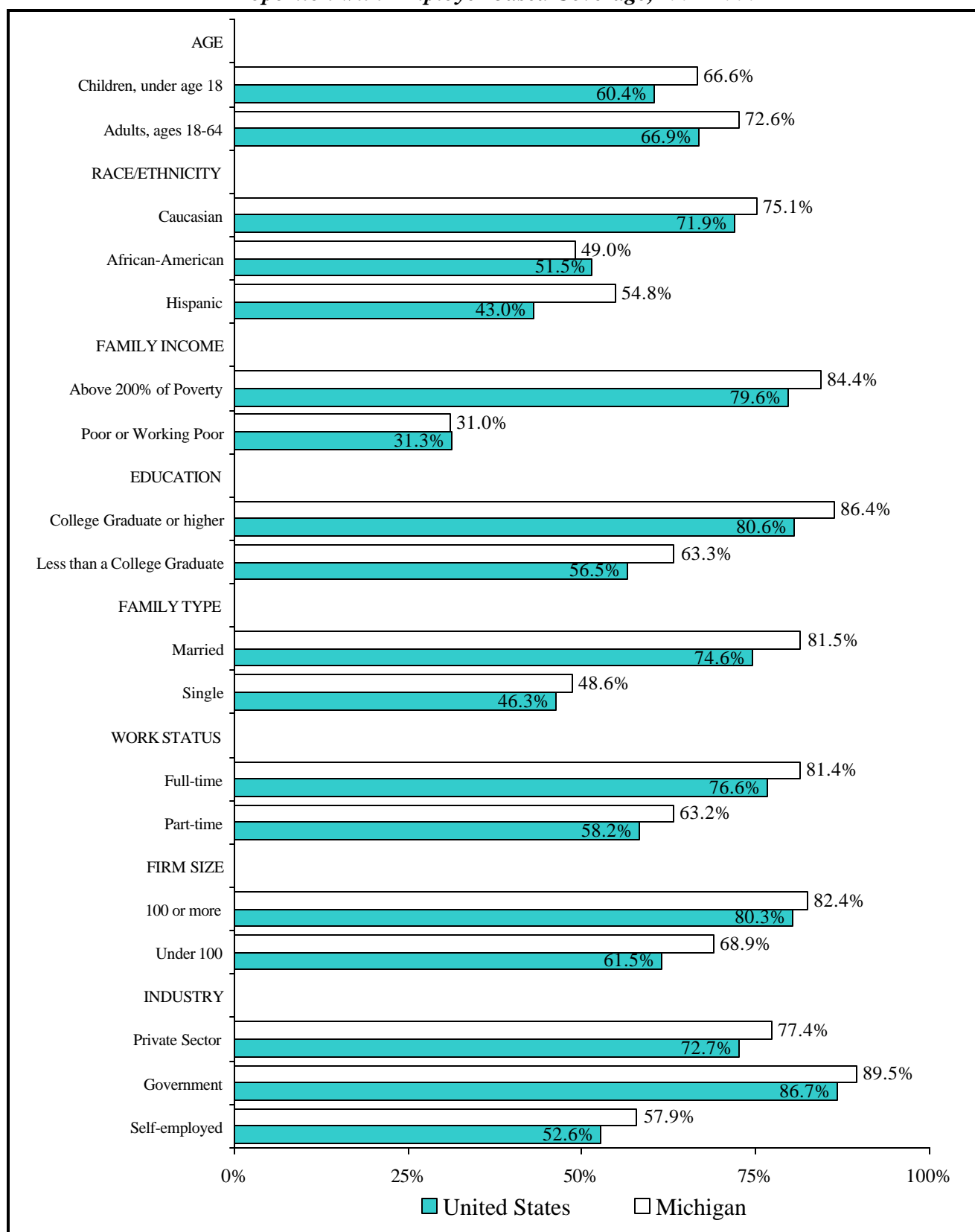
The population in Michigan residing in a primary metropolitan statistical area (PMSA) represents approximately 88.1 percent of the uninsured, 88.0 percent of employer-based coverage, and 87.0 percent of individually purchased coverage. The proportion of the uninsured in the combined metropolitan areas increased from 10.6 percent to 13.5 percent, while decreasing in non-metropolitan areas from 14.4 percent to 13.4 percent, based on a comparison of 3-year averages.

Percent Uninsured and Select Health Insurance Coverage by Primary Metropolitan Statistical Areas (PMSA) Non-elderly (under age 65)						
Primary Metropolitan Statistical Area	Uninsured		Employer-based Coverage		Individually Purchased Coverage	
	1997- 1999	1994- 1996	1997- 1999	1994- 1996	1997- 1999	1994- 1996
Ann Arbor	10.1%	8.1%	77.6%	79.9%	7.0%	7.6%
Benton Harbor	18.7%	17.9%	66.2%	70.1%	5.6%	0.8%
Detroit	13.4%	10.6%	70.5%	71.8%	4.4%	5.0%
Flint	13.2%	11.4%	62.3%	66.9%	8.1%	6.4%
Grand Rapids-Muskegon-Holland	14.3%	9.9%	75.8%	77.1%	4.7%	5.1%
Jackson	15.0%	11.0%	69.2%	82.7%	4.6%	2.4%
Kalamazoo-Battle Creek	16.6%	16.4%	65.9%	69.3%	9.1%	10.1%
Lansing-East Lansing	14.7%	8.1%	66.2%	78.2%	4.7%	4.7%
Saginaw-Bay City-Midland	11.7%	10.8%	67.7%	65.4%	7.0%	3.4%
Non-PMSA	13.4%	14.4%	70.9%	70.0%	5.7%	7.8%
ALL MICHIGAN	13.5%	11.1%	70.7%	72.6%	5.2%	5.6%

Note: Comparisons in text are based on current 3-year average (1997-1999) unless otherwise notated.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

Profile of Employer-based Coverage
Proportion with Employer-based Coverage, 1997-1999



Source: CPS Data Files (1997-1999), Employee Benefit Research Institute.

Quick Facts on Employer-based Coverage in Michigan Non-elderly, 1997-1999

Quick Facts provide two ways of looking at employer-based coverage: the first bullet describes which groups in the population are more or less likely to have coverage, while the second bullet highlights a group's proportion of the total employer-based coverage in Michigan.

By Age

- Adults ages 30-64 (77.2 percent) are more likely to have employer-based coverage than young adults ages 18-29 (60.2 percent). As for children, infants (58.5 percent) are the least likely to have coverage.
- Adults ages 30-64 represent over half (54.4 percent) of the population with employer-based coverage while young adults ages 18-29 represent 15.5 percent and children 30.1 percent.

By Race and Ethnicity

- Caucasians (75.1 percent) are more likely to have employer-based coverage than African-Americans (49.0 percent) and Hispanics (54.8 percent). All other minorities (74.3 percent) have rates similar to Caucasians for employer-based coverage.
- Caucasians represent 84.5 percent of the population with employer-based coverage while African-Americans represent 10.0 percent and other minorities 5.5 percent.

By Gender

- Adult males (74.4 percent) are more likely to have employer-based coverage than adult females (70.9 percent).
- Adult males represent 50.9 percent of adults with employer-based coverage while adult females represent 49.1 percent.
- Both adult males and females (74.4 percent and 70.9 percent respectively) in Michigan are more likely to have employer-based coverage than adults nationally (67.5 and 66.4 percent respectively).

By Family Income

- Families with income at or above 200 percent of poverty (84.4 percent) are more likely to have employer-based coverage than families with income below 200 percent of poverty (31.0 percent).
- Families with income above 200 percent of poverty represent 88.8 percent of families with employer-based coverage while families with income below 200 percent of poverty represent 11.2 percent.

By Family Income for Children

- Children in families with income at or above 200 percent of poverty (86.5 percent) are more likely to have employer-based coverage while children in families with income below 200 percent of poverty (29.0 percent).
- Children in families with income at or above 200 percent of poverty represent 84.8 percent of the children with employer-based coverage while the children in families with income below 200 percent of poverty represent 15.2 percent.

By Education

- Households where the family head has a college or professional degree (86.4 percent) are more likely to have employer-based coverage than households without a degree (63.3 percent).
- Households where the family head has a college and professional school degree represent 39.2 percent of the households with employer-based coverage while those households without a degree represent 39.6 percent.

By Family Type

- Families headed by married couples (81.5 percent) are more likely to have employer-based coverage than families headed by a single adult (48.6 percent).
- Families headed by married couples represent 77.5 percent of those with employer-based coverage while families with a single adult represent 22.5 percent.

By Location

- Urban residents (70.7 percent) are just as likely to have employer-based coverage as rural residents (70.9 percent).
- Urban residents represent 88.0 percent of the population with employer-based coverage while rural residents represent 12.0 percent.
- Both urban and rural residents (70.7 percent and 70.9 percent respectively) in Michigan are more likely to have employer-based coverage than those nationally (65.5 percent and 62.6 percent respectively).

By Work Status

- Full-time workers (81.4 percent) are more likely to have employer-based coverage than part-time workers (63.2 percent).
- Full-time workers represent 76.1 percent of the workforce with employer-based coverage while part-time and seasonal workers represent 23.9 percent.

By Firm Size

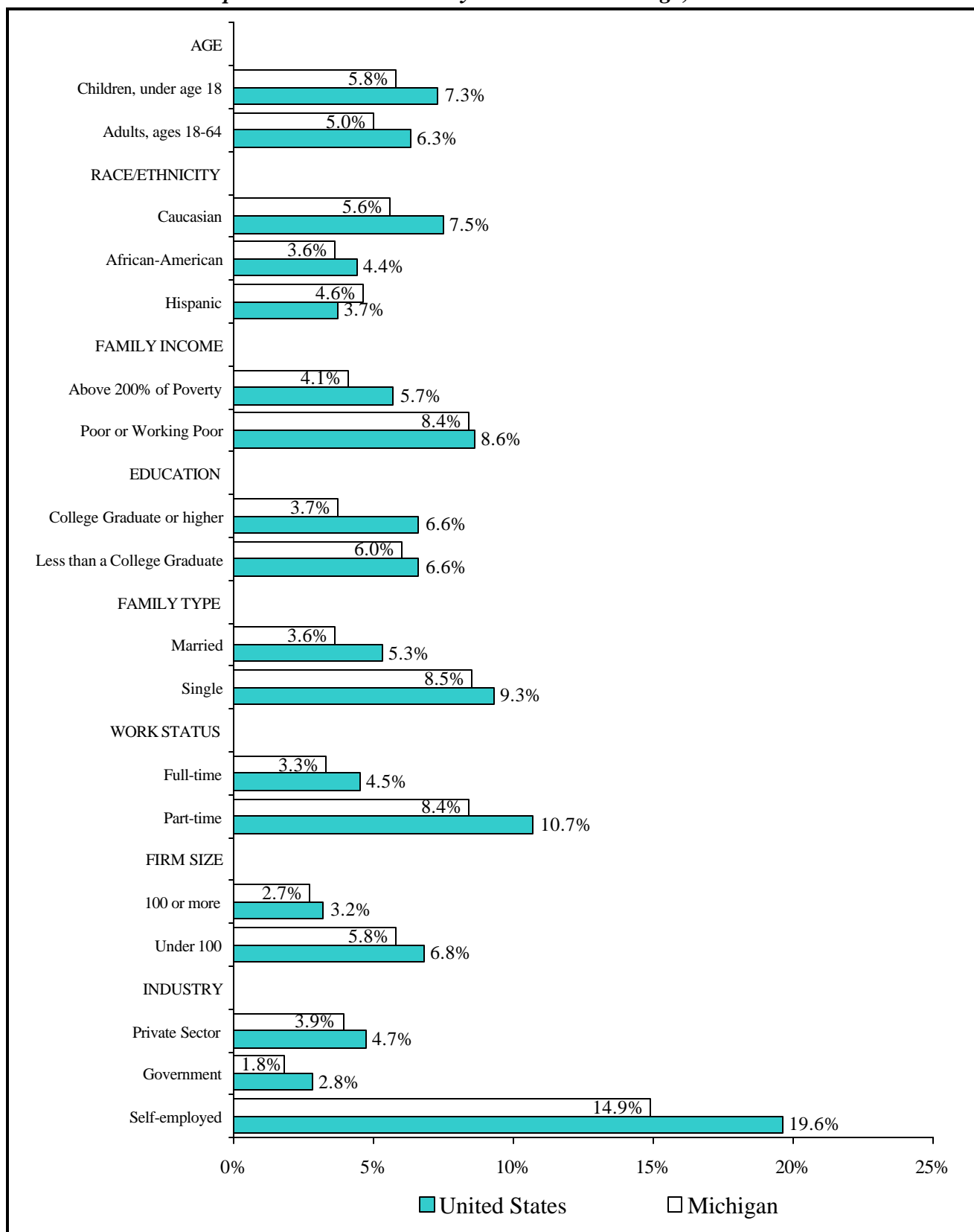
- Employees at firms with 100 or more workers (82.4 percent) are more likely to have employer-based coverage than employees at firms with less than 100 workers (68.9 percent).
- Employees at firms with 100 or more workers represent 67.0 percent of the workforce with employer-based coverage while those at firms with less than 100 workers represent 33.0 percent.

By Industry

- Public sector workers (89.5 percent) are more likely to have employer-based coverage than private sector worker (77.4 percent) and those that are self-employed (57.9 percent).
- Private sector workers represent 81.1 percent of the workforce with employer-based coverage while public sector workers represent 13.2 percent, and those self-employed 5.7 percent.

Source: CPS Data Files (1997-1999), Employee Benefit Research Institute.

Profile of Individually Purchased Coverage
Proportion with Individually Purchased Coverage, 1997-1999



Source: CPS Data Files (1997-1999), Employee Benefit Research Institute.

Quick Facts on Individually Purchased Coverage in Michigan Non-elderly, 1997-1999

Quick Facts provide two ways of looking at individually purchased coverage: the first bullet describes which groups in the population are more or less likely to have coverage, while the second bullet highlights a group's proportion of the total individually purchased coverage in Michigan.

By Age

- Adults (5.0 percent) are just as likely as children (5.8 percent) to have individually purchased coverage.
- Adults represent 64.7 percent of the population with individually purchased coverage while children represent 35.3 percent.

By Race and Ethnicity

- Caucasians (5.6 percent) are more likely to have individually purchased coverage than African-Americans (3.6 percent). All other minorities (4.3 percent) and Hispanics (4.6 percent) have similar rates for individually purchased coverage.
- Caucasians represent the majority (85.1 percent) of the population with individually purchased coverage while African-Americans represent 9.8 percent and other minorities 5.1 percent.

By Gender

- Adult males (4.6 percent) are just as likely as adult females (5.3 percent) to have individually purchased coverage.
- Adult females represent more than half (53.9 percent) of the adults with individually purchased coverage while adult males represent 46.1 percent.
- Both adult males and females (4.6 percent and 5.3 percent respectively) in Michigan are less likely to have individually purchased coverage than adults nationally (5.9 percent and 6.6 percent respectively).

By Family Income

- Families with income below 200 percent of poverty (8.4 percent) are more likely to have individually purchased coverage than families with income at or above 200 percent of poverty (4.1 percent).
- Families with income at or above 200 percent of poverty represent 58.9 percent of families with individually purchased coverage while families with income below 200 percent of poverty represent 41.1 percent.

By Family Income for Children

- Children in families with income below 200 percent of poverty (8.6 percent) are more likely to have individually purchased coverage than children in families with income at or above 200 percent of poverty (4.3 percent).
- Children in families with income below 200 percent of poverty represent more than half (51.5 percent) of the children with individually purchased coverage while children in families with income at or above 200 percent represent 48.5 percent.

By Education

- Households where the family head has less than a college or professional school degree (6.0 percent) are more likely to have individually purchased coverage than households with a degree (3.7 percent).
- Households where the family head has less than a college or profession school degree represent 77.5 percent of the households with individually purchased coverage while those with a degree represent 22.5 percent.

By Family Type

- Families headed by a single adult (8.5 percent) are more likely to have individually purchased coverage than families headed by a married couple (3.6 percent).
- Families headed by a single adult represent 53.2 percent of those families with individually purchased coverage while families headed by a married couple represent 46.8 percent.

By Location

- Urban residents (5.2 percent) are just as likely to have individually purchased coverage as rural residents (5.7 percent).
- Urban residents represent 87.0 percent of the population with individually purchased coverage while rural residents represent 13.0 percent.
- Both urban and rural residents (5.2 percent and 5.7 percent respectively) in Michigan are less likely to have individually purchased coverage than those nationally (6.3 percent and 7.7 percent respectively).

By Work Status

- Part-time workers (8.4 percent) are more likely to have individually purchased coverage than full-time workers (3.2 percent).
- Full-time workers represent 49.8 percent of the workforce with individually purchased coverage while part-time workers represent 24.8 percent.

By Firm Size

- Employees in firms with less than 100 workers (5.8 percent) are more likely to have individually purchased coverage than employees at firms with 100 or more workers (2.7 percent).
- Employees at firms with less than 100 workers represent 55.8 percent of the workforce with individually purchased coverage while employees at firms with 100 or more represent 44.2 percent.

By Industry

- Persons that are self-employed (14.9 percent) are more likely to have individually purchased coverage than those employed in the private sector (3.9 percent) or the public sector (1.8 percent).
- Persons employed in the private sector represent 70.1 percent of the workforce with individually purchased coverage while those self-employed represent 25.3 percent, and those in the public sector 4.6 percent.

Source: CPS Data Files (1994-1999), Employee Benefit Research Institute.

Technical Notes

Current Population Survey (CPS) – CPS is primarily designed to collect labor force data, which also collects health insurance data through the March supplement of the survey. Statistics from the survey are subject to sampling and non-sampling errors. Medicare and Medicaid coverage are generally underreported compared with enrollment and participation data from the Health Care Financing Administration (HCFA). The total sample size is usually 55,000 households nationwide totaling some 150,000 people. See Reference section for information on strengths and weaknesses of the CPS: *How Many Uninsured*. Additional information on the CPS can be found at: www.census.gov/hhes/www/poverty.html#cps.

CPS Weighting - The March CPS supplement requires the presentation of additional weights: a household weight, a family weight, and a March supplement weight. The Current Population Survey - Design and Methodology provides documentation of the weighting procedures for the CPS both with and without supplement questions. Due to an anomaly in the weighting for the State of Michigan, this report will not provide the numeric value for each population subgroup. The U.S Census Bureau is taking steps to correct the weighting anomaly for future surveys.

Current Population Survey definitions include:

Age - Age classification is based on the age of the person at his/her last birthday. The adult universe (i.e., population of marriageable age) is comprised of persons 15 years old and over.

Industry - Refers to the classification of the person's employer for the longest job held last year.

Family – A family is a group of two persons or more (one of whom is the householder) residing together and related by birth, marriage, or adoption. All such persons (including related subfamily members) are considered as members of one family.

Family Household - A family household is a household maintained by a family and may include among the household members any unrelated persons (unrelated subfamily members and/or unrelated individuals) who may be residing there. The number of family households is equal to the number of families. The count of family household members differs from the count of family members, however, in that the family household members include all persons living in the household, whereas family members include only the householder and relatives.

Full-Time Worker - Persons on full-time schedules include persons working 35 hours or more per week, persons who worked 1-34 hours for noneconomic reasons (e.g., illness) and usually work full-time, and persons "with a job but not at work" who usually work full-time.

Education - Highest grade of school attended by head of household.

Hispanic Origin - Persons of Hispanic origin in this file are determined on the basis of a question that asked for self-identification of the person's origin or descent. Persons of Hispanic origin, in particular, are those who indicated that their origin was Mexican-American, Chicano, Mexican, Mexicano, Puerto Rican, Cuban, Central or South American, or other Hispanic.

Current Population Survey changes to procedures, methodology, and tool by year:

- | | |
|-------------|--|
| 1997 | People with no coverage other than access to Indian Health Service are no longer considered covered by health insurance; instead, they are considered to be uninsured (initiated with the March 1998 CPS). The effect of this change on overall estimates of health insurance coverage is negligible; however, the decrease in the number of people covered by Medicaid may be due in part to this change. |
| 1994 | Health insurance questions were redesigned. Increases in estimates of employment-based and military |

health care coverage may be partially due to questionnaire changes. Overall coverage estimates were not affected.

1993 Data collection method changed from paper and pencil to computer-assisted interviewing.

1992 Implementation of 1990 census population controls.

1987 Implementation of a new March CPS processing system.

Employee Benefit Research Institute (EBRI) – EBRI is a nonprofit, nonpartisan organization committed to original public policy research and education on economic security and employee benefits. The institute's mission is to advance the public's, the media's and policymakers' knowledge and understanding of employee benefits and their importance to our nation's economy. Additional information on EBRI can be found at: www.ebri.org.

Federal Poverty Level - The U.S. Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and does not include capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). Poverty is not defined for people in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children). They are excluded from the poverty universe--that is, they are considered neither as "poor" nor as "nonpoor." Additional information on FPL can be found at: www.census.gov/hhes/www/poverty.html.

Metropolitan Area – Metropolitan areas (MA) are defined by United States Office of Management and Budget (OMB) as a standard for collection and presentation of federal statistics. The general concept of an MA is that of a core area containing a large population nucleus, together with adjacent communities having a high degree of economic and social integration with that core. MAs include metropolitan statistical areas (MSAs), consolidated metropolitan statistical areas (CMSAs), and primary metropolitan statistical areas (PMSAs). For additional visit: www.census.gov/population/www/estimates/metroarea.html.

Population Estimates - The estimated population is a computed number of people living in an area (resident population) as of July 1. County estimates are calculated using demographic components of change model that incorporates information on natural change (births and deaths) and net migration (net domestic migration and net movement from abroad) in the area since the reference date. Additional information on the methodology can be found at: www.census.gov/population/www/methodep.html.

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More Information

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